Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 1 of 48

United	States Bankruptcy C	Court	
	trict of Illinois Easter		Voluntary Petition
Name of Debtor (if individual, enter Last, First, N Georgetta	,	Name of Joint Debtor (Spouse) (Last, Fit	rst, Middle) etta, Nancy, L
All Other Names used by the Debtor in the last 8 and trade names):	years; (include married, maiden	All Other Names used by the Joint Deb maiden and trade names): AKA Nancy DAgostino	tor in the last 8 years; (include married,
Last four digits of Soc. Sec./Complete EIN or othe state all) ***-**-3323	er Tax I.D. No (if more than one,	state all	N or other Tax I.D. No (if more than one,
Street Address of Debtor (No. & Street, City, and	I State):	Street Address of Joint Debtor (No. & St	treet, City, and State):
2923 Washington St		2923 Washington St	
Franklin Park IL	60131	Franklin Park IL	60131
County of Residence or of the Principal Place of	Business:	County of Residence or of the Principal	Place of Business:
CO	OK		соок
Mailing Address of Debtor (if different from stree	t address)	Mailing Address of Joint Debtor (if different	ent from street address):
Location of Principal Assets of Business Debtor	(if different from street address above):		
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code U	nder Which the Petition is Filed (Check one box)
Individual (includes Joint Debtors)	Heath Care Business	Chapter 7	☐ Chapter 15 Petition for Recognition
☐ Corporation (includes LLC & LLP)	Single Asset Real Estate as defined in 11 U.S.C 101 (51B)	☐ Chapter 9 ☐ Chapter 11	of a Foreign Main Proceeding
See Exhibit D on page 2 of this form	Railroad	Chapter 12	Chapter 15 Petition for Recognition
☐ Partnership	Stockbroker Commodity Broker	Chapter 13	of a Foreign Nonmain Proceeding
Other (If debtor is not one of the above entities, check this box and	Clearing Bank	Nature o	of Debts (Check one Box)
state type of entity below.)	☐ Other	Debts are primarily consumer	☐ Debts are primarily business
	Tax-Exempt Entity	debts, defined in 11 U.S.C. § 101(8) as "incurred by an	debts.
	(Check box, if applicable.) Debtor is a tax-exempt	individual primarily for a personal, family, or household	
	organization under Title 26 of the United States Code (the Internal Revenue Code).	purpose."	
Filing Fee (Ch	eck one box)	Check one box	apter 11 Debtors
Filing Fee attached		- <u></u>	as defined in 11 U.S.C. Sec 101(51D)
Ciling Foo to be poid in installments (applied	ala in individuala ankv\ Muot attach		otor as defined in 11 U.S.C. Sec. 101(51D)
Filing Fee to be paid in installments (applical signed application for the court's consideration unable to pay fee except in installments. Rul	on certifying that the debtor is	Check if: Debtor's aggregate noncontingent insiders or affliates) are less that	liquidated debts (excluding debts owed to n 2 million.
Filing Fee wavier requested (applicable to ch		Check all applicable boxes:	
attach signed application for the court's cons	ideration. See Official Form 36.	A plan is being filed with this petition Acceptances of the plan were solid of creditors, in acccordance with 1	cited prepetition from one of more classes
Statistical/Administrative Information		,	This space is for court use only
Debtor estimates that funds will be available Debtor estimates that, after any exempt pro		oos paid there will be po	
funds available for distribution to unsecured		oco paia, more will be no	
			Over
49 99 199 9	99 5,000 10,000 2	5,000 50,000 100,000 100	0,000
Estimated Assets	_		
\$0 to \$10,000 to \$100,000		\$1 million to More than	n \$100 million
Estimated Liabilities \$0 to \$50,000 to \$400,000		\$1 million to More than	n \$100 million
\$50,000 \$100,000	\$1 million	\$100 million	

	Document_	Page 2 of 48		
	Voluntary Petition	Name of Debtor(s)		
Т	his page must be completed and filed in every case)	. ,	Georgetta, Louis F Nancy L Georgetta	
			, ,	
	All Prior Bankruptcy Case Filed Within Last 8		<u> </u>	
Location Where Filed	ı:	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than	n one, attach additional sheet)	
Name of Debtor:		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
forms 10K an pursuant to S 1934 and is req	Exhibit A eted if debtor is required to file periodic reports (e.g., d 10Q with the Securities and Exchange Commission ection 13 or 15 (d) of the Securities Exchange Act of questing relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the p that I have informed the chapter 7, 11, 12 or explained the relief ava that I have delivered the I have delivered that I have delivered that I have delivered the I have delivered that I have delivered the I	Exhibit B tor is an individual whose debts are prima etitioner named in the foreg e petitioner that (he or she 13 of title 11, United Sta illable under each such cha to the debtor the notice re	going petition, declare e) may proceed under ttes Code, and have apter. I further certify equired by 11 USC §
L LXIIIDIU A	A is attached and made a part of this petition.	/s/ J	luan M Villalpand	lo
		Juan M Villalpa	ndo	Dated: 07/19/2007
No. Exhibit I	Exh (To be completed by every individual debtor. If a joint petition is file of completed and signed by the debtor is attached and made a part of this properties to also completed and signed by the joint debtor is attached and made a part of this properties.	petition.	nd attach a separate Exhibit D.)	
		ng the Debtor - Venue		
	Debtor has been domiciled or has had a residence, principal pl days immediately preceding the date of this petition or for a lor	lace of business, or principal a		
	There is a bankruptcy case concerning debtor's affiliate, gener	ral partner, or partnership pend	ding in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal States in this District, or has no principal place of business or a or proceeding [in a federal or state court] in this District, or the relief sought in this District.	assets in the United States but	t is a defendant in an action	
	Statement by a Debtor Who Resides	s as a Tenant of Reside	ential Property	
	Landlord has a judgment against the debtor for possession of following.)	debtor's residence. (If box che	ecked, complete the	
	(Name of landlord that obtained judgme	ent)		
	(Address of Landlord)		_	
	Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and			
	Debtor has included in this petition the deposit with the court of period after the filing of the petition.	f any rent that would become	due during the 30-day	

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 3 of 48

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

(Check only one box.)

Georgetta, Louis F Nancy L Georgetta

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a

I request relief in accordance with chapter 15 of title 11, United States Code.

of title 11 specified in this petition. A certified copy of the order granting

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter

Certified copies of the documents required by 11 U.S.C. § 1515 are

foreign proceeding, and that I am authorized to file this petition

recognition of the foreign main proceeding is attached.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

/s/ Louis F Georgetta

Louis F Georgetta

07/11/2007 Dated:

/s/ Nancy L Georgetta

Nancy L Georgetta

07/11/2007 Dated:

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Attorney

/s/ Juan M Villalpando

Signature of Attorney for Debtor(s)

Juan M Villalpando

Printed Name of Attorney & Bar Number

Bar No: 6285237

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 07/19/2007

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 4 of 48

UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Louis F Georgetta	Here
Dated:	07/11/2007	/s/ Louis F Georgetta	Sign & Date
I certify un	der penalty of perjury that t	he information provided above is true and correct.	
does r	The United States trustee or bank ot apply in this district.	kruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 10	9(h)
	Active military duty in a military	combat zone.	
partici	, i	 § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to person, by telephone, or through the Internet.); 	
of real	izing and making rational decisions w	C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapal with respect to financial responsibilities.);	ble
by a m	notion for determination by the court.]		
credit provid deadli period	counseling briefing within the first 30 ed the briefing, together with a copy one can be granted only for cause and . Failure to fulfill these requirements	ns stated in your motion, it will send you an order approving your request. You must still obtain days after you file your bankruptcy case and promptly file a certificate from the agency that of any debt management plan developed through the agency. Any extension of the 30-day is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day may result in dismissal of your case. If the court is not satisfied with your reasons for filing you edit counseling briefing, your case may be dismissed.	
-	an file my bankruptcy case now. [Mu	d the following exigent circumstances merit a temporary waiver of the credit counseling require ust be accompanied by a motion for determination by the court.] [Summarize exigent circumsta	
	I certify that I requested credit co	ounseling services from an approved agency but was unable to obtain the services during the	five
perfo a cop	d States trustee or bankruptcy admir rming a related budget analysis, but	filling of my bankruptcy case, I received a briefing from a credit counseling agency approved by nistrator that outlined the opportunties for available credit counseling and assisted me in I do not have a certificate from the agency describing the services provided to me. You must f scribing the services provided to you and a copy of any debt repayment plan developed throug ur bankruptcy case is filed.	ile
perfo	rming a related budget analysis, and	nistrator that outlined the opportunties for available credit counseling and assisted me in I have a certificate from the agency describing the services provided to me. Attach a copy of the entire plan developed through the agency.	he
	-	filing of my bankruptcy case, i received a briefing from a credit counseling agency approved by	tne

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 5 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated:	07/11/2007	Nancy L Georgetta	Here
I certify u	nder penalty of perjury that	t the information provided above is true and correct. /s/ Nancy L Georgetta	Sign & Date
Loortific	nder penalty of perium: 4h-si	t the information provided above is true and correct	
does	The United States trustee or banot apply in this district.	ankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 1	09(h)
	Active military duty in a milita	ry combat zone.	
partic	· ·	S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to in person, by telephone, or through the Internet.);	
of rea		S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incaps with respect to financial responsibilities.);	able
by a n	I am not required to receive a continuous for determination by the countries.	credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied rt.]	I
providead dead perio	t counseling briefing within the first ded the briefing, together with a cop line can be granted only for cause a d. Failure to fulfill these requiremen	sons stated in your motion, it will send you an order approving your request. You must still obta 30 days after you file your bankruptcy case and promptly file a certificate from the agency that py of any debt management plan developed through the agency. Any extension of the 30-day and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day nts may result in dismissal of your case. If the court is not satisfied with your reasons for filing y credit counseling briefing, your case may be dismissed.	
•	can file my bankruptcy case now.	and the following exigent circumstances merit a temporary waiver of the credit counseling requi [Must be accompanied by a motion for determination by the court.] [Summarize exigent circums	
		it counseling services from an approved agency but was unable to obtain the services during the	
perfo a co	ed States trustee or bankruptcy addorming a related budget analysis, b	ne filling of my bankruptcy case, I received a briefing from a credit counseling agency approved by ministrator that outlined the opportunties for available credit counseling and assisted me in but I do not have a certificate from the agency describing the services provided to me. You must describing the services provided to you and a copy of any debt repayment plan developed throughour bankruptcy case is filed.	file
perfo	ed States trustee or bankruptcy adr orming a related budget analysis, a	ne filing of my bankruptcy case, I received a briefing from a credit counseling agency approved be ministrator that outlined the opportunties for available credit counseling and assisted me in and I have a certificate from the agency describing the services provided to me. Attach a copy of ment plan developed through the agency.	•

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 6 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Juan M Villalpando

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$3,500

The Filing Fee has been paid.

Balance Due

2. The source of the compensation paid to me was:

Debtor(s)	Other: (specify)
Debiol(3)	I Utner: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 07/19/2007 /s/ Juan M Villalpando

Attorney Name: Juan M Villalpando LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 6285237

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 7 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
2923 Washington St Franklin Park, IL 60131 (Debtors' Residence)	Fee Simple	J	\$ 315,000	\$ 237,474

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$315,000.00



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

01. Cash on Hand X 02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thirl, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. Chase Checking Account#XXXXX6808 Chase Checking Account#XXXX339 Chase Checking Account#XXXXX2590 W\$ \$ 50 Charter One Checking Account#XXXXXX4409 Midwest checking Account#XXXXXXX5203 TCF Checking Account#XXXXXXX5203 H\$ \$ 150 Arris Bank Checking Account#XXXXXX1150 Harris Bank Checking Account#XXXXXX1150 X 3. Security Deposits with public utilities, telephone companies, landlords and others.	Type of Property	N O N E	Description and Location of Property	C A H	Debtor's Property Deduct	Value of Interest in v, Without ting Any I Claim or
accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. Chase Checking Account#XXXX6808 Chase Checking Account#XXX7339 Chase Checking Account#XXX7339 Chase Checking Account#XXXXX2590 W 50 Charter One Checking Account#XXXXXX4409 Midwest checking Account#XXXXXXX4409 Midwest checking Account#XXXXXXX5203 TCF Checking Account#XXXXXXX1150 H \$200 Harris Bank Checking Account#XXXX9109	01. Cash on Hand	X				
03. Security Deposits with public utilities,	accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit		Chase Checking Account#XXX9293 Chase Checking Account#XXXX7339 Chase Checking Account#XXXXXX2590 Charter One Checking Account#XXXXXX4409 Midwest checking Account#XXXXXX5203	Н	\$ \$ \$ \$ \$	20 10 50 500 150 200
		X	Harris Bank Checking Account#XXX9109		\$	500

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

	SCHI	EDULE B - PERSONAL PROPERTY			
Type of Property N O N E				Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
04. Household goods and furnishings, including audio, video, and computer equipment.					
		Back to Bed - furniture	н	\$ 200	
		Household goods; TV, DVD Player, VCR, Camera, Computer, Sofa, Loveseat, Recliner, Dining Set, Table & Chairs, Small Appliances, Large Appliances, Washer/Dryer, Microwave, 3 Beds & 3 Dressers, Tools, Exercise Equipment, Lawn Mower, BBQ Grill, Musical Instruments		\$ 3,000	
		Dell - computer	Н	\$ 300	
		Circuit City - electronics	н	\$ 200	
		Best Buy - electronics	J	\$ 100	
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures, Baseball Cards		\$ 200	
06. Wearing Apparel		Necessary wearing apparel.		\$ 200	
07. Furs and jewelry.		Necessary wearing apparer.		Ψ 200	
, .		Earrings, watch, costume jewelry		\$ 85	
08. Firearms and sports, photographic, and other hobby equipment.	Х	, ,			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.					
		Whole Life Insurance w/ metlife	Н	\$ 1,509	
		Whole Life Insurance w/ metlife	н	\$ 1,700	
		Term Life Insurance - No Cash Surrender Value.	w	None	
		Term Life Insurance - No Cash Surrender Value.		None	
10. Annuities. Itemize and name each issuer.	X				
PEG Pecord # 345609	 	1870 1870 1870 1870 1870 1870 1870 1870	 Form B6	B (10/05) Page 2 of	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

	SCHI	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars				
		Pension w/ Employer/Former Employer - 100% Exempt.	Н	\$ 80,000
40. Ohala and interests in increased and	-	Pension w/ Employer/Former Employer - 100% Exempt.	W	\$ 30,000
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.				
		Savings Bonds		\$ 2,800
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			
PEG Record # 315609			Form B6	SB (10/05) Page 3 of 4

Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Case 07-12961

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

S	SCHEDULE B - PERSONAL PROPERTY				
Type of Property	N O N E	Description and Location of Property W Property J Deducting			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
25. Autos, Truck, Trailers and other vehicles and accessories.		US Bank - 2000 Ford Explorer w/ 103,500 miles GMAC - 1997 GMC Jimmy w/ 100,000 miles 1995 Ford Taurus w/ over 104k miles	J	\$ 7,775 \$ 3,300 \$ 500	
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	Х				
31. Animals	X				
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		Total (Report also on Summary of Schedules)		\$133,399	

Form B6B (10/05)

Document Page 12 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Louis F Georgetta and Nancy L Georgetta, Debtors

SCHEDULE C - PROPER	TY CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property 2923 Washington St Franklin Park, IL 60131 (Debtors' Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 315,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. Chase Checking Account#XXXX6808	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
Chase Checking Account#XXX7339	735 ILCS 5/12-1001(b)	\$ 10	\$ 10
Chase Checking Account#XXX9293	735 ILCS 5/12-1001(b)	\$ 20	\$ 20
Chase Checking Account#XXXXXXX2590	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
Charter One Checking Account#XXXXXX4409	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
Midwest checking Account#XXXXXX5203	735 ILCS 5/12-1001(b)	\$ 150	\$ 150
TCF Checking Account#XXXXXX1150	735 ILCS 5/12-1001(b)	\$ 200	\$ 200
Harris Bank Checking Account#XXX9109	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
04. Household goods and furnishings, including audio, video, and computer equipment.	705 H 00 5442 422441	0.000	
Household goods; TV, DVD Player, VCR, Camera, Computer, Sofa, Loveseat, Recliner, Dining Set, Table & Chairs, Small Appliances, Large Appliances, Washer/Dryer, Microwave, 3 Beds & 3 Dressers, Tools, Exercise Equipment, Lawn Mower, BBQ Grill, Musical Instruments	735 ILCS 5/12-1001(b)	\$ 3,000	\$ 3,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Form B6C (10)	05) Page 1 of 3

Document Page 13 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Louis F Georgetta and Nancy L Georgetta, Debtors

SCHEDULE C - PROPER	RTY CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
Books, Compact Discs, Tapes/Records, Family Pictures, Baseball Cards	735 ILCS 5/12-1001(a)	\$ 200	\$ 200
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 85	\$ 85
09. Interests in insurance policies. Name insurance company of each			
policy and itemize surrender or refund value of each. Whole Life Insurance w/ metlife	735 ILCS 5/12-1001(h)(3)	\$ 1,509	\$ 1,509
Whole Life Insurance w/ metlife	735 ILCS 5/12-1001(h)(3)	\$ 1,700	\$ 1,700
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 80,000	\$ 80,000
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 30,000	\$ 30,000
15. Government and corporate bonds and other negotiable and non-negotiable instruments.			
Savings Bonds	735 ILCS 5/12-1001(b)	\$ 2,800	\$ 2,800
25. Autos, Truck, Trailers and other vehicles and accessories.			
US Bank - 2000 Ford Explorer w/ 103,500 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 7,775
GMAC - 1997 GMC Jimmy w/ 100,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 3,300

Document Page 14 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando			
SCHEDULE C - PROPE	RTY CLAIMED EXEMP	Γ	
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor clai that exceeds \$125,		d exemption
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
1995 Ford Taurus w/ over 104k miles	735 ILCS 5/12-1001(b)	\$ 500	\$ 500

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 15 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H M J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	Best Buy Co./Retail Services Bankruptcy Department PO Box 17298 Baltimore MD 21297 Acct No.: 7001093000851377		J	Dates: 1996 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 100 Intention: *Description: Best Buy - electronics				\$ 850	\$ 750
2	Circuit City/Chase Bankruptcy Department PO Box 15678 Wilmington DE 19885 Acct No.: 1727204102194756		Н	Dates: 1999 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 200 Intention: *Description: Circuit City - electronics				\$ 1,650	\$ 1,450
3	Dell Preferred Bankruptcy Department PO Box 6403 Carol Stream IL 60197 Acct No.: 6879450129036552795		Н	Dates: 2005 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 300 Intention: *Description: Dell - computer				\$ 1,430	\$ 1,130
4	GMAC Bankruptcy Department 15303 S. 94th Ave. Orland Park IL 60462 Acct No.: 15490558		J	Dates: 2004 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 3,300 Intention: *Description: GMAC - 1997 GMC Jimmy w/ 100,000 miles				\$ 1,524	\$ 0

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Document Page 16 of 48 UNITED STATES BANKRUPTCY COURT

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

	ditor's Name and Mailing Address Sluding Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
Attn: 1 Nat Kalar	Donal City Bank Bankruptcy Dept. tional City Parkway mazoo MI 49009 No.: 538321		J	Dates: 2004 Nature of Lien: Mortgage - Second Market Value: \$ 315,000 Intention: *Description: 2923 Washington St Franklin Park, IL 60131 (Debtors' Residence)				\$ 41,000	\$ 0
Attn: PO B Dayto	Donal City Mortgage Bankruptcy Dept. Box 1820 Don OH 45401 No.: 433000367		J	Dates: 2004 Nature of Lien: Mortgage Market Value: \$ 315,000 Intention: *Description: 2923 Washington St Franklin Park, IL 60131 (Debtors' Residence)				\$ 196,474	\$ 0
950 1 Denv	Bank Bankruptcy Dept. 17th St., Ste. 810 ver CO 80202 No.: 000000510685459		J	Dates: 2004 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 7,775 Intention: *Description: US Bank - 2000 Ford Explorer w/ 103,500 miles				\$ 10,040	\$ 2,265
Attn: 1191 Palat	B Fargo - Back to Bed Bankruptcy Dept. E. Dundee Rd ine IL 60074 No.: 98276251		Н	Dates: 2004 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 200 Intention: *Description: Back to Bed - furniture				\$ 650	\$ 450

Total

\$ 253,618 \$ 6,045

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 17 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

consumer debts who like a case under shapter in report this total also on the statistical outliniary or section. Elabilities and related bata
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 LLS C. § 507(a)(10)

^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

Creditor's Name, Ma Including Zip Code and (See Instructions	Account Number	Codebtor	C A M		e Claim Was Incured and onsideration For Claim	Contingent	Unliquidated	Disputed	Amount of Claim		nount ntitled to riority
1 IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Account No. 3323			J	Reason: Dates:	Federal Income Tax 2006				\$ 2,400	\$	2,400
2 IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Account No. 3323			J	Reason: Dates:	Federal Income Tax 2005				\$ 700	\$	700

Total Amount of Unsecured Priority Claims

(Report also on Summary of Schedules)

\$ 3,100

\$ 3,100

Document Page 19 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta / Debtors

Attorney for Debtor: Juan M Villalpando

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	American Express Bankruptcy Department Box 0001 Los Angeles CA 90096 Acct #: 371288417231000		w	Dates: 2001 Reason: Credit Card or Credit Use				\$ 5,600
2	Bank of America Bankruptcy Department PO Box 17322 Baltimore MD 21297 Acct #: 5329064433169553		Н	Dates: 2005 Reason: Credit Card or Credit Use				\$ 5,000
3	Bank of America Bankruptcy Department 4161 Piedmont Pkwy Greensboro NC 27410 Acct #: 4313024666323443		w	Dates: 2002 Reason: Credit Card or Credit Use				\$ 12,400

Document Page 20 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #

315609

Louis F Georgetta and Nancy L Georgetta / Debtors

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim					
4	Bank of America Bankruptcy Department PO Box 37279 Baltimore MD 21297 Acct #: 5329055046355669		W	Dates: 1992 Reason: Credit Card or Credit Use				\$ 1,000					
5	Bank of America/MBNA Bankruptcy Department PO Box 15102 Wilmington DE 19886 Acct #: 74975640055020		W	Dates: 2006 Reason: Credit Card or Credit Use				\$ 1,500					
6	Capital One Bankruptcy Department PO Box 60024 City Of Industry CA 91716 Acct #: 412174174860		Н	Dates: 2000 Reason: Credit Card or Credit Use				\$ 500					
7	Capital One Bankruptcy Department PO Box 60067 City Of Industry CA 91716 Acct #: 5178052046406704		Н	Dates: 2001 Reason: Credit Card or Credit Use				\$ 590					
8	Capital One Bankruptcy Department PO Box 60024 City Of Industry CA 91716 Acct #: 5178052448104121		W	Dates: 2002 Reason: Credit Card or Credit Use				\$ 4,000					
9	Capital One Bankruptcy Department PO Box 85015 Richmond VA 23285 Acct #: 517805225952		W	Dates: 2002 Reason: Credit Card or Credit Use				\$ 3,000					
10	Carson Pirie Scott Bankruptcy Department PO Box 17264 Baltimore MD 21297 Acct #: 9901400071		J	Dates: 1986 Reason: Credit Card or Credit Use				\$ 1,600					

Document Page 21 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #

315609

Louis F Georgetta and Nancy L Georgetta / Debtors

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Unliquidated	Disputed	Amount of Claim						
11	Chase Bankruptcy Department PO Box 15153 Wilmington DE 19886 Acct #: 4388575252246553		J	Dates: 2002 Reason: Credit Card or Credit Use			\$ 5,300						
12	Chase Attn: Bankruptcy Dept. PO Box 15298 Wilmington DE 19850-5298 Acct #: 4366111019027049		J	Dates: 1985 Reason: Credit Card or Credit Use			\$ 8,500						
13	Chase Bankruptcy Department PO Box 15153 Wilmington DE 19886 Acct #: 5187481800000313		W	Dates: 2003 Reason: Credit Card or Credit Use			\$ 4,400						
14	Chase Bankruptcy Department PO Box 15153 Wilmington DE 19886 Acct #: 4147202021092968		W	Dates: 2006 Reason: Credit Card or Credit Use			\$ 580						
15	Chase Bankruptcy Department PO Box 15153 Wilmington DE 19886 Acct #: 4388540013294987		W	Dates: 2006 Reason: Credit Card or Credit Use			\$ 5,400						
16	Discover Card Bankruptcy Department PO Box 30943 Salt Lake City UT 84130 Acct #: 6011007040706607		Н	Dates: 2002 Reason: Credit Card or Credit Use			\$ 5,300						
17	Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007339288754		J	Dates: 1986 Reason: Credit Card or Credit Use			\$ 11,000						
					-		(ac) Page 3 of 7						

Document Page 22 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #

315609

Louis F Georgetta and Nancy L Georgetta / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim						
	w	Dates: 2001 Reason: Credit Card or Credit Use				\$ 600						
	w	Dates: 2005 Reason: Credit Card or Credit Use				\$ 18,500						
	W	Dates: 1997 Reason: Credit Card or Credit Use				\$ 2,200						
	J	Dates: Reason: Debt Owed				\$ 220						
	W	Dates: 1979 Reason: Credit Card or Credit Use				\$ 550						
	J	Dates: 1987 Reason: Credit Card or Credit Use				\$ 1,400						
	J	Dates: 1991 Reason: Credit Card or Credit Use				\$ 350						
		C Codebtor	H W J C Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Barrel B	The late of the	Date Date Date Credit Card or Credit Use Dates: 1997 Reason: Credit Card or Credit Use Dates: Reason: Credit Card or Credit Use Dates: 1979 Reason: Credit Card or Credit Use Dates: 1987 Reason: Credit Card or Credit Use Dates: 1991 Dates: 1						

Document Page 23 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #

315609

Louis F Georgetta and Nancy L Georgetta / Debtors

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim					
25	Macy's Bankruptcy Department PO Box 689195 Des Moines IA 50368 Acct #: 422375573810		W	Dates: 2004 Reason: Credit Card or Credit Use				\$ 360					
26	Menards/Household Bank Attn: Bankruptcy Department PO Box 17602 Baltimore MD 21297-1602 Acct #: 6004300901155637		J	Dates: 1997 Reason: Credit Card or Credit Use				\$ 3,400					
27	New York & Company/WFNNB Bankruptcy Department PO Box 659720 San Antonio TX 78265 Acct #: 566935912		W	Dates: 1997 Reason: Credit Card or Credit Use				\$ 30					
28	Old Navy Bankruptcy Department PO Box 981400 El Paso TX 79998 Acct #: 601859603162		W	Dates: 2001 Reason: Credit Card or Credit Use				\$ 100					
29	Radioshack Cred. Plan/Citibank Bankruptcy Department PO Box 689183 Des Moines IA 50368 Acct #: 7738502191107		Н	Dates: 2001 Reason: Credit Card or Credit Use				\$ 500					
30	Sam's Club Bankruptcy Department PO Box 530942 Atlanta GA 30353 Acct #: 7714100702903162		Н	Dates: 2001 Reason: Credit Card or Credit Use				\$ 2,000					
31	Sears Bankruptcy Department PO Box 6924 The Lakes NV 88901 Acct #: 5049948065763254		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 3,200					

Document Page 24 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #

315609

Louis F Georgetta and Nancy L Georgetta / Debtors

SCHEDULE F - CREDITO	RS	НО	LDING UNSECURED NON-PRIOR	RIT	Y C	CLA	IMS
's Name, Mailing Address Including ip Code and Account Number (See Instructions Above)	Codebtor	A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
Credit Cards ptcy Department x 183081 pus OH 43218		w	Dates: 1978 Reason: Credit Card or Credit Use				\$ 1,400
ptcy Department x 183018 pus OH 43218		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 270
Authority ankruptcy Dept. x 659704 attonio TX 78265		Н	Dates: Reason: Credit Card or Credit Use				\$ 30
ard Services uptcy Department x 23060 bus GA 31902 the 4036240009010002		W	Dates: 2006 Reason: Credit Card or Credit Use				\$ 7,700
National Bank ptcy Dept. x 59317 apolis MN 55459 : 4352376704097112		w	Dates: 1998 Reason: Credit Card or Credit Use				\$ 5,600
City ptcy Dept. x 17602 ore MD 21297 : 7001321102038902		w	Dates: 2001 Reason: Credit Card or Credit Use				\$ 300
a's Secret ankruptcy Dept. x 659728 atonio TX 78265		w	Dates: 1997 Reason: Credit Card or Credit Use				\$ 700
a's ank x 6	S Secret sruptcy Dept. 59728 nio TX 78265	S Secret sruptcy Dept. 59728 nio TX 78265	w secret w sruptcy Dept. 59728 nio TX 78265	W Dates: 1997 cruptcy Dept. 59728 nio TX 78265 W Dates: 1997 Reason: Credit Card or Credit Use	Secret Gruptcy Dept. 159728 Inio TX 78265 174845254 W Dates: 1997 Reason: Credit Card or Credit Use	W Dates: 1997 Reason: Credit Card or Credit Use 174845254	W Dates: 1997 Reason: Credit Card or Credit Use

Document Page 25 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta / Debtors

Attorney for Debtor: Juan M Villalpando

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H M J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
39	Wal-Mart Bankruptcy Dept. PO Box 981064 EI Paso TX 79998-1064 Acct #: 6032207150604429		Н	Dates: 1984 Reason: Credit Card or Credit Use				\$ 5,200
40	Wal-Mart Bankruptcy Dept. PO Box 981064 EI Paso TX 79998-1064 Acct #: 6032207150563179		J	Dates: 1979 Reason: Credit Card or Credit Use				\$ 3,400
41	Washington Mutual/Providian Bankruptcy Department PO Box 9180 Pleasanton CA 94566 Acct #: 418587328927		w	Dates: 2006 Reason: Credit Card or Credit Use				\$ 7,500
42	Wells Fargo Finance Attn: Bankruptcy Dept. 1191 E. Dundee Rd Palatine IL 60074 Acct #: 11220049827		J	Dates: 2004 Reason: Credit Card or Credit Use				\$ 600

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 141,780.00



Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 26 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record #



Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 27 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 28 of 48 COURT

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #:

315609

Louis F Georgetta and Nancy L Georgetta, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Juan M Villalpando

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF D	EBTOR AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Married	Age. 16-Dependent, Age. 19-Depende	nt, , ,
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	Sales	Sales
Name of Employer:	National Gypsum	Home Depot
Years Employed	21 years	13 years
Employer Address:	2001 Roxford Road	1919 N. Cicero
City, State, Zip	Charlotte, NC 28211	Chicago, IL 60635

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 8,341.48	\$ 3,107.43
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 8,341.48	\$ 3,107.43
4. LESS PAYROLL DEDUCTIONS	_	
a. Payroll Taxes and Social Security	\$ 2,094.98	\$ 606.32
b. Insurance	\$ 409.74	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 661.60	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K:	\$ 0.00	\$ 280.78
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 3,166.32	\$ 887.10
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 5,175.16	\$ 2,220.33
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) p-t	\$ 1,009.60	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 6,184.76	\$ 2,220.33
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 8,405	5.09
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and i	f applicable on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATES BARREST TO STATE OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors Bankruptcy Docket #:

Attorney for Debtor: Juan M Villalpando

SCHEDULE J - CURRE	NT EXPENSES OF I	NDIVIDUAL	DEBTOR(S)	
Complete this schedule by estimating the average monthly ayments made bi-weekly, quarterly, semi-annually, or annually	•	btor's family at time ca	se filed. Prorate any	
Check box if joint petition is filed & debtor's spouse maintains a	·	narate schedule of eyne	nditures laheled "Snouse	۵"
		parate scriedule of expe	nultures labeled opous	
Rent or home mortgage payment (include lot rent	·	المعادية من المعاد	ful Vac II Na	<u>\$ -</u>
a. Real Estate taxes included? [x] Yes []	No b. Property insura	ince included?	[x] Yes [] No	
Utilities: a. Electricity and Heating Fuel				\$ 375.00
b. Water and Sewer				\$ 60.00
c. Telephone				\$ 375.00
d. Other Garbage, Internet, Cabl	<u>e</u>			\$ 160.00
Home Maintenance (repairs and upkeep)				\$ 100.00
Food				\$ 550.00
Clothing				\$ 150.00
Laundry and Dry Cleaning				\$ 50.00
Medical and Dental Expenses				\$ 100.00
Transportation (not including car payments)	Gas, Tolls/Parking, Fees/	Licenses, Repair,	Bus/Train	\$ 662.00
Recreation, Clubs and Entertainment, Newspape	rs, Magazines, etc.			\$ 80.00
Charitable Contributions				\$ 40.00
Insurance (not deducted from wages or included	in home mortgage payments	S)		\$ -
a. Homeowner's or Renter's				\$ 70.00
b. Life				\$-
c. Health				·
d. Auto e. Other				\$ 335.00
				<u>\$-</u>
Taxes (not deducted from wages or included in he				\$ -
(Specify) Federal or State Tax Repayments				Ψ
Installment Payments: (In Chapter 11, 12, and 13	cases, do not list payments	to be included in	plan)	\$-
a. Autob. Reaffirmation Payments				\$ -
c. Other	\$-			Ψ \$-
Alimony, maintenance and support paid to others				\$-
Payments for support of additional dependents no				\$-
Regular expenses from operation of business, pro		ailed statement)		\$ -
Other: Haircuts, Hygiene, Newspaper/Mag Eyecare, Meds Postage/Banki	gs & Tuition, Books &	Childcare & Babysitting	Pet Care:	•
\$220.00 \$25.00	\$0.00	\$ -	\$ 50.00	\$295.00
AVERAGE MONTHLY EXPENSES (Total lines 1-17. the Stastical of Summary of Certain Liabilities and Related D		ules and if applicable,	on	\$ 3,402.0
Describe any increase/decrease in expenditures a None	anticipated to occur within th	ne year following th	ne filing this docum	nent:
STATEMENT OF MONTHLY NET INCOME	a. Average monthly income	ome from Line 15	of Schedule I	\$ 8,405.09
	b. Average monthly exp			\$ 3,402.00
	c. Monthly net income (a		-	\$ 5,003.10
	d. Total amount to be pa	· ·		\$ 5,000.00

Record #: 315609

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 30 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2007: \$8,341/mthly gross 2006: \$111,453 2005: \$106,605	Employment	
Spouse		
AMOUNT	SOURCE	_

Document Page 31 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

	STATEMENT OF FINA	ANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2007: \$3,107/mthly gross 2006: \$36,993 2005: \$35,315	Employment		
02. INCOME OTHER THAN FROM E	MPLOYMENT OR OPERATION OF BUSIN	ESS:	
the two years immediately preceding t	by the debtor other than from employment, the commencement of this case. Give particuling under chapter 12 or chapter 13 must stated and a joint petition is not filed.)	culars. If a joint petition is filed, state inco	ome for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and	c.		
services, and other debts to any credit value of all property that constitutes or	S) WITH PRIMARILY CONSUMER DEBTS tor made within 90 days immediately procedure is affected by such transfer is not less than int of a domestic support obligation or as pacreditor counseling agency. (Married debto	eding the commencement of this case if a \$600.00. Indicate with an asterisk (*) a rt of an alternative repayment schedule rs filing under chapter 12 or chapter 13	the aggregate any payments under a plan by must include
	hether or not a joint petition is filed, unless		etition is not filed.)
an approved nonprofit budgeting and of payments by either or both spouses w Name and Address of Creditor	hether or not a joint petition is filed, unless Dates of Payments	Amount Paid	etition is not filed.) Amount Still Owing

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
National City Bank	Monthly	\$289	\$41,000
1 National City Parkway			
Kalamazoo, MI 49009			
National City Mortgage P.O. Box 1820	Monthly	\$1,553	\$196,400
Dayton, OH 45401			
US Bank 950 17th Street Suite 810 Denver, CO 80202	Monthly	\$414	\$10,040



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor	Dates	Amount Paid or Value of	Amount
& Relationship to Debtor	of Payments	Transfers	Still Owing

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 33 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address of Person
 Date
 Description

 for Whose Benefit Property
 of
 and Value

 was Seized
 Seizure
 of Property

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Date of Repossession, Foreclosure Description and Creditor or Seller Sale, Transfer or Return Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 34 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

X

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description Name & Location Date Name and and Value of Address of Court Case of Property of Custodian Title & Number Order

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift
American Cancer Society	N/A	Monthly	\$20
Susan G. Komen Organization	N/A	Monthly	\$20

NONE X

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Date Description and Description of Circumstances and. if Loss Was Covered in Whole or in οf Value of Property Part by Insurance, Give Particulars

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Amount of Money or Name and Date of Payment, Description and Name of Payer if Address Value of Property Other Than Debtor of Payee

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 35 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value: 3,500.00

Geraci 55 E. Monroe Street #3400

Law Office of Peter Francis

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2007

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

2007

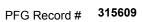
\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor . Date Describe Property
Transferred and
Value Received





Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 36 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and
Date of Sale or
Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

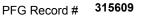
13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff





Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Page 37 of 48 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

	STATEMENT OF FIN		
14. LIST ALL PROPERTY HELD FO	DR ANOTHER PERSON:		
ist all property owned by another p	erson that the debtor holds or controls.		
Name and Address of Owner	Description and Value of Property	Location of Property	
	years immediately preceding the commence	ement of this case, list all premises which the debtor e. If a joint petition is filed, report also any separate addre	SS
Address	Name Used	Dates of Occupancy	
16. SPOUSES and FORMER SPOU			
	uerto Rico, Texas, Washington, or Wisconsi	or territory (including Alaska, Arizona, California, Idaho, n) within eight (8) years immediately preceding the y former spouse who resides or resided with the debtor in	
commencement of the case, identify the community property state.			

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 38 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

NONE

X

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Environmental Site Name Name and Address Date and Address of Governmental Unit of Notice

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Environmental Site Name Name and Address Date of Notice Law and Address of Governmental Unit



17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number

Name and Address of Docket Status of Governmental Unit Number Disposition

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Name & Last Four Digits of Nature Beginning Soc. Sec. No./Complete EIN or of and Other TaxPayer I.D. No. **Ending Dates** Address **Business**

Document Page 39 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

Name The following questions are to be cor as been, within six years immediately xecutive, or owner of more than 5 per artnership, a sole proprietor, or self-e	Address npleted by every debtor that is a corp receding the commencement of this	real estate" as defined in 11 USC 101. oration or partnership and by any individual debtor who is or
The following questions are to be cor as been, within six years immediately xecutive, or owner of more than 5 per artnership, a sole proprietor, or self-e	npleted by every debtor that is a corp	
as been, within six years immediately xecutive, or owner of more than 5 per artnership, a sole proprietor, or self-e	preceding the commencement of this	
as been, within six years immediately xecutive, or owner of more than 5 per artnership, a sole proprietor, or self-e	preceding the commencement of this	
'An individual or joint debtor should o	mployed in a trade, profession, or oth	of a corporation; a partner, other than a limited partner, of a
· ·	the commencement of this case. A c	only if the debtor is or has been in business, as defined above, debtor who has not been in business within those six years
9. BOOKS, RECORDS AND FINANC	CIAL STATEMENTS:	
ist all bookkeepers and accountants were keeping of books of account and re	: : : : : : : : : : : : : : : : : : :	preceding the filing of this bankruptcy case kept or supervised
Name and Address	Dates Services Rendered	
9b. List all firms or individuals who w		ding the filing of this bankruptcy case have audited the books of
Name	Address	Dates Services Rendered
	the time of the commencement of this count and records are not available, e	s case were in possession of the books of account and records explain.
Name	Address	_
	ors and other parties, including merca	antile and trade agencies, to whom a financial statement was
Name and	Date	

Document Page 40 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS				
19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two (2) years immediately preceding the commencement of this case.				
Name and Address	Date Issued			
0. INVENTORIES				
ist the dates of the last two in ne dollar amount and basis of		person who supervised the taking of each inventory, and		
Date of	Inventory	Dollar Amount of Inventory (specify cost, market of other		
Inventory	Supervisor	basis)		
List the name and address of	of the person having possession of the records of	each of the inventories reported in a., above.		
List the name and address of Date of Inventory	of the person having possession of the records of Name and Addresses of Custodian of Inventory Records	each of the inventories reported in a., above.		
Date	Name and Addresses of Custodian	each of the inventories reported in a., above.		
Date of Inventory 1. CURRENT PARTNERS, 0	Name and Addresses of Custodian of Inventory Records DEFICERS, DIRECTORS AND SHAREHOLDERS	· · · · · · · · · · · · · · · · · · ·		
Date of Inventory 1. CURRENT PARTNERS, (Name and Addresses of Custodian of Inventory Records DFFICERS, DIRECTORS AND SHAREHOLDERS of list nature and percentage of interest of each me	ember of the partnership.		
Date of Inventory 1. CURRENT PARTNERS, (If the debtor is a partnership	Name and Addresses of Custodian of Inventory Records DFFICERS, DIRECTORS AND SHAREHOLDERS of list nature and percentage of interest of each me	ember of the partnership. Percentage of		
Date of Inventory 1. CURRENT PARTNERS, (Name and Addresses of Custodian of Inventory Records DFFICERS, DIRECTORS AND SHAREHOLDERS of list nature and percentage of interest of each me	ember of the partnership.		
Date of Inventory 1. CURRENT PARTNERS, 0 If the debtor is a partnership Name and Address	Name and Addresses of Custodian of Inventory Records DFFICERS, DIRECTORS AND SHAREHOLDERS I, list nature and percentage of interest of each me of Interest	ember of the partnership. Percentage of Interest Independent of the partnership.		
Date of Inventory 1. CURRENT PARTNERS, 0 If the debtor is a partnership Name and Address	Name and Addresses of Custodian of Inventory Records DFFICERS, DIRECTORS AND SHAREHOLDERS of Interest of each meaning the second of Interest of Inter	ember of the partnership. Percentage of Interest Independent of the partnership.		

Document Page 41 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

	STATEMENT OF FIN	ANCIAL AFFAIRS	
22. FORMER PARTNERS, OFFIC	CERS, DIRECTORS AND SHAREHOLDERS:		
the debtor is a partnership, list th	e nature and percentage of partnership intere	st or each member of the partnership.	
Name	Address	Date of Withdrawal	
2b. If the debtor is a corporation, mmediately preceding the comme	list all officers, or directors whose relationship ncement of this case.	with the corporation terminated within or	ne (1) year
Name and Address	Title	Date of Termination	
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
·	P: e name and federal taxpayer identification nurely or has been a member at any time within six (- ·
Name of Parent Corporation	Taxpayer Identification Number (EIN)		
25. PENSION FUNDS:			
	t the name and federal taxpayer identification r contributing at any time within six (6) years	- ·	
Name of	TaxPayer		

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 42 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 07/11/2007 /s/ Louis F Georgetta

Louis F Georgetta

V Data 9 Ciara

X Date & Sign

Dated: 07/11/2007 /s/ Nancy L Georgetta

Nancy L Georgetta

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 43 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta / Debtors

Attorney for Debtor: Juan M Villalpando

STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property

Creditor's Name

Intention

PROPERTY TO BE RETAINED

[x] None

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/11/2007 /s/ Louis F Georgetta

Louis F Georgetta

/s/ Nancy L Georgetta

Nancy L Georgetta

X Date & Sign

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Dated:

07/11/2007

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$315,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$133,399	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$253,618	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$3,100	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$141,780	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$8,405
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,402
TOTALS			\$ 448,399 TOTAL ASSETS	\$ 398,498 TOTAL LIABILITIES	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Louis F Georgetta and Nancy L Georgetta, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Juan M Villalpando

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount	
Domestic Support Obligations (From Schedule E)	\$ 0	
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 3,100.00	
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0	
Student Loan Obligations (From Schedule F)	\$ 0	
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0	
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0	
TOTAL	\$ 3,100	
State the following:		
Average Income (from Schedule I, Line 16)	\$ 8,405.10	
Average Expenses (from Schedule J, Line 18)	\$ 3,402.00	

Average Income (from Schedule I, Line 16)	\$ 8,405.10
Average Expenses (from Schedule J, Line 18)	\$ 3,402.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 12,186.26

State the following:

Record # 315609

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 6,045.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 3,100.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 141,780.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 147,825.00

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 46 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Juan M Villalpando

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 07/11/2007

/s/ Louis F Georgetta

Louis F Georgetta

Dated: 07/11/2007

/s/ Nancy L Georgetta

Nancy L Georgetta

X Date & Sign

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 07-12961 Doc 1 Filed 07/19/07 Entered 07/19/07 17:31:01 Desc Main Document Page 47 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta, and Nancy L Georgetta / Debtors

Attorney for Debtor: Juan M Villalpando

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/11/2007 /s/ Louis F Georgetta

Louis F Georgetta

X Date & Sign

Dated: 07/11/2007 /s/ Nancy L Georgetta

Nancy L Georgetta

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUSTC ¥8COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Louis F Georgetta and Nancy L Georgetta, Debtors

Attorney for Debtor: Juan M Villalpando

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Louis F Georgetta X Date & Sign Dated: 07/11/2007 Louis F Georgetta /s/ Nancy L Georgetta Dated: 07/11/2007 X Date & Sign Nancy L Georgetta 07/19/2007 Dated: /s/ Juan M Villalpando X Date & Sign Bar No: 6285237 Attorney: Juan M Villalpando